

AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

1. (Currently amended) A method for visualizing numerical benchmarks to interpret performance of a business, comprising:

sending a first electronic request to a data provider directly from a user, the request specifying a business;

sending a second electronic request to the data provider directly from a user, the request specifying an industry;

receiving information electronically from the data provider relating to the general performance of the specified business in relation to the specified industry wherein the information includes a business ratio value, an industry lower quartile value, an industry median value and an industry upper quartile value;

loading the received information into a spreadsheet application; and

creating a display based on the information loaded into the spreadsheet application, including in the display a graphical shape bilaterally symmetric about a first axis and having a left and right side, the left side of the graphical shape being associated with the upper quartile value, the right side of the graphical shape being associated with the lower quartile value, and the first axis being associated with the median value, and further including in the display the lower quartile value, the median value, and the upper quartile value of the industry, and at least one reference demarcation regarding a performance of the specified business in relation to the specified industry, wherein the business ratio value is indicated in relation to the industry lower quartile value, industry median value, and industry upper quartile value and further including in the display at least one reference demarcation regarding a performance of the specified business in relation to the specified industry.

2. (Original) The method of claim 1, further comprising:

determining whether the business ratio value is between the lower quartile value and the upper quartile value; and

including in the display the lower quartile value, the median value and the upper quartile value, wherein the business ratio value is located between the lower quartile value and the upper quartile value, based on the determination that the business ratio value is between the lower quartile value and the upper quartile value.

3. (Original) The method of claim 1, further comprising:

determining whether the business ratio value is outside a range between the lower quartile value and the upper quartile value; and

including in the display the lower quartile value, the median value, and the upper quartile value, wherein the business ratio value is located outside the range between the lower quartile value and the upper quartile value based on the determination that the business ratio value is at least one of less than the lower quartile value or greater than the upper quartile value.

4. (Original) The method of claim 1, wherein the business ratio value represents at least one of a quick ratio, a current ratio, a current liabilities to net worth ratio, a current liabilities to inventory ratio, a total liabilities to net worth ratio, a fixed assets to net worth ratio, a collection period ratio, a sales to inventory ratio, an assets to sales ratio, a sales to net working capital ratio, an accounts payable to sales ratio, a return on sales ratio, a return on assets ratio, and a return on equity ratio.

5. (Original) The method of claim 1, wherein the reference demarcation of the business ratio value includes using a first color to indicate performance of the business between the lower quartile value and the median value and using a second color to indicate performance of the business between the median value and the upper quartile value.

6. (Original) The method of claim 1, wherein reference demarcation of the business ratio value includes using a first shading to indicate performance of the business between the lower quartile value and the median value and using a second shading to indicate performance of the business between the median value and the upper quartile value.

7. (Original) The method of claim 1, wherein reference demarcation of the business ratio value includes using a minus sign to indicate performance of the business between the lower quartile value and the median value and using a plus sign to indicate performance of the business between the median value and the upper quartile value.

8-13. (Cancelled)

14. (Currently amended) An apparatus for visualizing numerical benchmarks to interpret performance of a business, comprising:

a memory having program instructions;

a display screen; and

a processor responsive to the program instructions to

send a first electronic request to a data provider directly from a user, the request specifying a business;

send a second electronic request to the data provider directly from a user, the request specifying an industry;

receive information electronically from the data provider relating to the general performance of the specified business in relation to the specified industry wherein the information includes a business ratio value, an industry lower quartile value, an industry median value and an industry upper quartile value;

loading the received information into a spreadsheet application; and

create a display based on the information loaded into the spreadsheet application, including in the display a graphical shape bilaterally symmetric about a first axis and having a left and right side, the left side of the graphical shape being associated with the upper quartile value, the right side of the graphical shape being associated with the lower quartile value, and the first axis being associated with the median value, and further including in the display the lower quartile value, the median value, and the upper quartile value of the industry, and at least one reference demarcation regarding a performance of the specified business in relation to the specified industry, wherein the business ratio value is indicated in relation to the industry lower quartile value, industry median value, and industry upper quartile value and further including in the display at least one reference demarcation regarding a performance of the specified business in relation to the specified industry.

15. (Original) The apparatus of claim 14, wherein the processor is further configured to:

determine whether the business ratio value is between the lower quartile value and the upper quartile value; and

include in the display the lower quartile value, the median value and the upper quartile value, wherein the business ratio value is located between the lower quartile value and the upper quartile value, based on the determination that the business ratio value is between the lower quartile value and the upper quartile value.

16. (Original) The apparatus of claim 14, wherein the processor is further configured to:

determine whether the business ratio value is outside a range between the lower quartile value and the upper quartile value; and

include in the display the lower quartile value, the median value, and the upper quartile value, wherein the business ratio value is located outside the range between the lower quartile value and the upper quartile value based on the determination that the business ratio value is at least one of less than the lower quartile value or greater than the upper quartile value.

17. (Original) The apparatus of claim 14, wherein the business ratio value represents at least one of a quick ratio, a current ratio, a current liabilities to net worth ratio, a current liabilities to inventory ratio, a total liabilities to net worth ratio, a fixed assets to net worth ratio, a collection period ratio, a sales to inventory ratio, an assets to sales ratio, a sales to net working capital ratio, an accounts payable to sales ratio, a return on sales ratio, a return on assets ratio, and a return on equity ratio.

18. (Original) The apparatus of claim 14, wherein the processor is further configured to use a first color to indicate performance of the business between the lower quartile value and the median value and use a second color to indicate performance of the business between the median value and the upper quartile value.

19. (Original) The apparatus of claim 14, wherein the processor is further configured to use a first shading to indicate performance of the business between the lower quartile value and the median value and use a second shading to indicate performance of the business between the median value and the upper quartile value.

20. (Original) The apparatus of claim 14, wherein the processor is further configured to use a minus sign to indicate performance of the business between the lower quartile value and the median value and use a plus sign to indicate performance of the business between the median value and the upper quartile value.

21. (Currently amended) An apparatus for visualizing numerical benchmarks, comprising:

- a memory having program instructions;

- a display screen; and

- a processor responsive to the program instructions to

 - send a first electronic request to a data provider directly from a user, the request specifying a business;

 - send a second electronic request to the data provider directly from a user, the request specifying an industry;

 - receive information electronically from the data provider relating to the general performance of the specified business in relation to the specified industry wherein the information includes a business ratio value, an industry lower quartile value, an industry median value and an industry upper quartile value;

 - loading the received information into a spreadsheet application; and

create a display based on the information loaded into the spreadsheet application, including in the display a graphical shape bilaterally symmetric about a first axis and having a left and right side, the left side of the graphical shape being associate with the upper quartile value, the right side of the graphical shape being associated with the lower quartile value, and the first axis being associated with the median value, and further including in the display the lower quartile value, the median value, and the upper quartile value of the industry, and at least one reference demarcation regarding a performance of the specified business in relation to the specified industry, wherein the business ratio value is indicated in relation to the industry lower quartile value, industry median value, and industry upper quartile value ~~and further including in the display at least one reference demarcation regarding a performance of the specified business in relation to the specified industry.~~

22. (Original) The apparatus of claim 21, wherein the processor is further configured to:

determine whether the comparative value is between the lower value and the upper value; and

include in the display the lower value, the median value and the upper value, wherein the comparative value is positioned between the lower value and the upper value, based on the determination that the comparative value is between the lower value and the upper value.

23. (Original) The apparatus of claim 21, wherein the processor is further configured to:

determine whether the comparative value is outside a range between the lower value and the upper value; and

include in the display the lower value, the median value and the upper value, wherein the comparative value is located outside the range between the lower value and the upper value based on the determination that the comparative value is at least one of less than the lower value and greater than the upper value.

24. (Original) The apparatus of claim 21, wherein the processor is further configured to use a first color to indicate performance between the lower value and the median value and use a second color to indicate performance of the business between the median value and the upper value.

25. (Original) The apparatus of claim 21, wherein the processor is further configured to use a first shading to indicate performance of the comparative value between the lower value and the median value and use a second shading to indicate performance of the comparative value between the median value and the upper value.

26. (Original) The apparatus of claim 21, wherein the processor is further configured to use a minus sign to indicate performance of the comparative value between the lower value and the median value and use a plus sign to indicate performance of the comparative value between the median value and the upper value.

27. (Currently amended) A computer-readable medium containing instructions for visualizing numerical benchmarks to interpret performance of a business, comprising:

 sending a first electronic request to a data provider directly from a user, the request specifying a business;

sending a second electronic request to the data provider directly from a user, the request specifying an industry;

receiving information electronically from the data provider relating to the general performance of the specified business in relation to the specified industry wherein the information includes a business ratio value, an industry lower quartile value, an industry median value and an industry upper quartile value;

loading the received information into a spreadsheet application; and

creating a display based on the information loaded into the spreadsheet application, including in the display a graphical shape bilaterally symmetric about a first axis and having a left and right side, the left side of the graphical shape being associate with the upper quartile value, the right side of the graphical shape being associated with the lower quartile value, and the first axis being associated with the median value, and further including in the display the lower quartile value, the median value, and the upper quartile value of the industry, and at least one reference demarcation regarding a performance of the specified business in relation to the specified industry, wherein the business ratio value is indicated in relation to the industry lower quartile value, industry median value, and industry upper quartile value ~~and further including in the display at least one reference demarcation regarding a performance of the specified business in relation to the specified industry.~~

28. (Original) The computer-readable medium of claim 27, further comprising:

determining whether the business ratio value is between the lower quartile value and the upper quartile value; and

including in the display the lower quartile value, the median value and the upper quartile value, wherein the business ratio value is located between the lower quartile value and the

upper quartile value, based on the determination that the business ratio value is between the lower quartile value and the upper quartile value.

29. (Original) The computer-readable medium of claim 27, further comprising:
determining whether the business ratio value is outside a range between the lower quartile value and the upper quartile value; and
including in the display the lower quartile value, the median value, and the upper quartile value, wherein the business ratio value is located outside the range between the lower quartile value and the upper quartile value based on the determination that the business ratio value is at least one of less than the lower quartile value or greater than the upper quartile value.

30. (Original) The computer-readable medium of claim 27, wherein the business ratio value represents at least one of a quick ratio, a current ratio, a current liabilities to net worth ratio, a current liabilities to inventory ratio, a total liabilities to net worth ratio, a fixed assets to net worth ratio, a collection period ratio, a sales to inventory ratio, an assets to sales ratio, a sales to net working capital ratio, an accounts payable to sales ratio, a return on sales ratio, a return on assets ratio, and a return on equity ratio.

31. (Original) The computer-readable medium of claim 27, wherein the reference demarcation of the business ratio value includes using a first color to indicate performance of the business between the lower quartile value and the median value and using a second color to indicate performance of the business between the median value and the upper quartile value.

32. (Original) The computer-readable medium of claim 27, wherein reference demarcation of the business ratio value includes using a first shading to indicate performance of

the business between the lower quartile value and the median value and using a second shading to indicate performance of the business between the median value and the upper quartile value.

33. (Original) The computer-readable medium of claim 27, wherein reference demarcation of the business ratio value includes using a minus sign to indicate performance of the business between the lower quartile value and the median value and using a plus sign to indicate performance of the business between the median value and the upper quartile value.

34-39. (Cancelled)

40. (Currently amended) A system for visualizing numerical benchmarks to interpret performance of a business, comprising:

means for sending a first electronic request to a data provider directly from a user, the request specifying a business;

means for sending a second electronic request to the data provider directly from a user, the request specifying an industry;

means for receiving information electronically from the data provider relating to the general performance of the specified business in relation to the specified industry wherein the information includes a business ratio value, an industry lower quartile value, an industry median value and an industry upper quartile value;

means for loading the received information into a spreadsheet application; and

means for creating a display based on the information loaded into the spreadsheet application, including in the display a graphical shape bilaterally symmetric about a first axis and having a left and right side, the left side of the graphical shape being associate with the upper

quartile value, the right side of the graphical shape being associated with the lower quartile value, and the first axis being associated with the median value, and further including in the display the lower quartile value, the median value, and the upper quartile value of the industry, and at least one reference demarcation regarding a performance of the specified business in relation to the specified industry, wherein the business ratio value is indicated in relation to the industry lower quartile value, industry median value, and industry upper quartile value and further including in the display at least one reference demarcation regarding a performance of the specified business in relation to the specified industry.

41. (Currently amended) The system of claim 40, further comprising:
means for determining whether the business ratio value is between the lower quartile value and the upper quartile value; and
means for including in the display the lower quartile value, the median value and the upper quartile value, wherein the business ratio value is located between the lower quartile value and the upper quartile value, based on the determination that the business ratio value is between the lower quartile value and the upper quartile value.

42. (Original) The system of claim 40, further comprising:
means for determining whether the business ratio value is outside a range between the lower quartile value and the upper quartile value; and
means for including in the display the lower quartile value, the median value, and the upper quartile value, wherein the business ratio value is located outside the range between the lower quartile value and the upper quartile value based on the determination that the business ratio value is at least one of less than the lower quartile value or greater than the upper quartile value.

43. (Original) The system of claim 40, wherein the business ratio value represents at least one of a quick ratio, a current ratio, a current liabilities to net worth ratio, a current liabilities to inventory ratio, a total liabilities to net worth ratio, a fixed assets to net worth ratio, a collection period ratio, a sales to inventory ratio, an assets to sales ratio, a sales to net working capital ratio, an accounts payable to sales ratio, a return on sales ratio, a return on assets ratio, and a return on equity ratio.

44. (Original) The system of claim 40, wherein the reference demarcation of the business ratio value includes using a first color to indicate performance of the business between the lower quartile value and the median value and using a second color to indicate performance of the business between the median value and the upper quartile value.

45. (Original) The system of claim 40, wherein reference demarcation of the business ratio value includes using a first shading to indicate performance of the business between the lower quartile value and the median value and using a second shading to indicate performance of the business between the median value and the upper quartile value.

46. (Original) The system of claim 40, wherein reference demarcation of the business ratio value includes using a minus sign to indicate performance of the business between the lower quartile value and the median value and using a plus sign to indicate performance of the business between the median value and the upper quartile value.

47-52. (Cancelled)